



Attorney's Docket No.: 11416-742001

2164 #7  
BT  
12-26-01

IN THE UNITED STATES PATENT AND TRADEMARK OFFICE

Applicant : Chenevich et al.  
Serial No. : 09/781,578  
Filed : February 12, 2001  
Title : PAYMENT MANAGEMENT

Art Unit : 2164  
Examiner : Unknown

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Commissioner for Patents  
Washington, D.C. 20231

TRANSMITTAL

The following correspondence relating to this application is enclosed for filing:

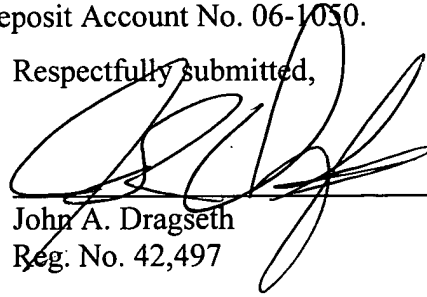
1. Information Disclosure Statement (1 page);
2. Form PTO-1449 (2 pages);
3. Copies of Cited References (42); and
4. A Return Postcard.

Please date stamp and mail the enclosed postcard.

Please apply any charges or credits to Deposit Account No. 06-1050.

Respectfully submitted,

Date: 10-18-01

  
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Signature Trisha J. Anderson

Typed or Printed Name of Person Signing Certificate  
Trisha J. Anderson



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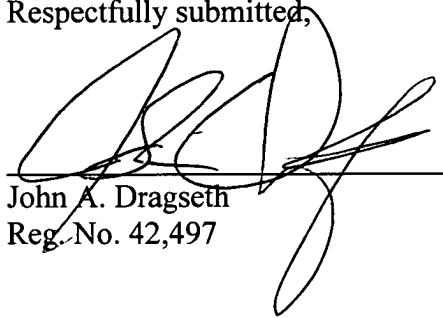
INFORMATION DISCLOSURE STATEMENT

Applicant submits the references listed on the attached form PTO-1449, copies of which are enclosed.

This statement is being filed within three months of the filing date of the application or before the receipt of a first Office action on the merits. Please apply any charges or credits to Deposit Account No. 06-1050.

Respectfully submitted,

Date: 10-18-01

  
\_\_\_\_\_  
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Signature Trisha J. Anderson

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Typed or Printed Name of Person Signing Certificate

Sheet 1 of 2

Substitute Form PTO-1449 (Modified)  <b>Information Disclosure Statement by Applicant</b> (Use several sheets if necessary)  (37 CFR §1.98(b))	U.S. Department of Commerce Patent and Trademark Office	Attorney's Docket No. 11416-742001	Application No. 09/781,578
	Applicant Chenevich et al.		
	Filing Date February 12, 2001	Group Art Unit 2164	

RECEIVED  
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Technology Center 2100**U.S. Patent Documents**

Examiner Initial	Desig. ID	Patent Number	Issue Date	Patentee	Class	Subclass	Filing Date If Appropriate
	AA	4,114,027	09/12/78	Slater et al.			
	AB	4,270,042	05/26/81	Case			
	AC	4,305,059	12/08/81	Benton			
	AD	4,412,287	10/25/83	Braddock, III			
	AE	4,567,359	01/28/86	Lockwood			
	AF	4,713,761	12/15/87	Sharpe et al.			
	AG	4,725,719	02/16/88	Oncken et al.			
	AH	4,750,119	06/07/88	Cohen et al.			
	AI	4,799,156	01/17/89	Shavit			
	AJ	4,926,325	05/15/90	Benton et al.			
	AK	4,949,272	08/14/90	Vanourek et al.			
	AL	4,960,981	10/02/90	Benton et al.			
	AM	5,008,827	04/16/91	Sansone et al.			
	AN	5,025,372	06/18/91	Burton et al.			
	AO	5,040,132	08/13/91	Schuricht et al.			
	AP	5,043,908	08/27/91	Manduley et al.			
	AQ	5,077,694	12/31/91	Sansone et al.			
	AR	5,117,364	05/26/92	Barns-Slavin et al.			
	AS	5,153,842	10/16/92	Dlugos, Sr. et al.			
	AT	5,161,109	11/03/92	Keating et al.			
	AU	5,168,444	12/01/92	Cukor et al.			
	AV	5,175,416	12/29/92	Mansvelt et al.			
	AW	5,208,446	05/04/93	Martinez			
	AX	5,218,188	06/08/93	Hanson			
	AY	5,220,501	06/15/93	Lawlor et al.			
	AZ	5,222,018	06/22/93	Sharpe et al.			
	AAA	5,231,569	07/27/93	Myatt et al.			

Examiner Signature	Date Considered
EXAMINER: Initials citation considered. Draw line through citation if not in conformance and not considered. Include copy of this form with next communication to applicant.	

Substitute Form PTO-1449  
(Modified)Department of Commerce  
Patent and Trademark OfficeAttorney's Docket No.  
11416-742001Application No.  
09/781,578**Information Disclosure Statement  
by Applicant**

(Use several sheets if necessary)

(37 CFR §1.98(b))

Applicant  
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2164**RECEIVED**  
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Technology Center 2100**U.S. Patent Documents**

Examiner Initial	Desig. ID	Patent Number	Issue Date	Patentee	Class	Subclass	Filing Date If Appropriate
	ABB	5,285,383	02/08/94	Lindsey et al.			
	ACC	5,293,310	03/08/94	Carroll et al.			
	ADD	5,334,823	08/02/94	Noblett, Jr. et al.			
	AEE	5,334,824	08/02/94	Martinez			
	AFF	5,337,246	08/09/94	Carroll et al.			
	AGG	5,357,563	10/18/94	Hamilton et al.			
	AHH	5,393,963	02/28/95	Thomas et al.			
	AII	5,426,281	06/20/95	Abecassis			
	AJJ	5,440,634	08/08/95	Jones et al.			
	AKK	5,485,369	01/16/96	Nicholls et al.			
	ALL	5,631,821	05/20/97	Muso			
	AMM	5,666,493	09/09/97	Wojcik et al.			
	ANN	5,842,178	11/24/98	Giovannoli			
	AOO	5,878,141	03/02/99	Daly et al.			
	APP	5,910,896	06/08/99	Hahn-Carlson			

**Foreign Patent Documents or Published Foreign Patent Applications**

Examiner Initial	Desig. ID	Document Number	Publication Date	Country or Patent Office	Class	Subclass	Translation	
							Yes	No
	AQQ							
	ARR							
	ASS							

**Other Documents (include Author, Title, Date, and Place of Publication)**

Examiner Initial	Desig. ID	Document
	ATT	
	AUU	

Examiner Signature

Date Considered

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